

**IN THE SPECIFICATION:**

Please replace the paragraph [0039] with the following amended replacement paragraph:

[0039] Here, each of the first factor and the second factor to be an object of the contract may be single or plural. At least one of the first factor and the second factor is a risk factor other than a financial product. Furthermore, the above-mentioned first and second condition factor may be determined by designating a threshold value. For example, the first factor satisfies the first condition when the first factor becomes greater or less than the predetermined threshold value. A break-even point can be used as a threshold value.